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United No	United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Showers, Tieranie	Middle):		Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxp: (if more than one, state all)	ayer I.D. (ITIN)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No)./Complete EIN
Street Address of Debtor (No. and Street, City, a 14976 Markham Dr Harvey, IL	and State):	ZIP Code	Street Address of Joint Debtor (No. and Street, City, and State):					
		60426						ZIP Code
County of Residence or of the Principal Place o Cook	f Business:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):	
	Γ	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	•							
Type of Debtor (Form of Organization) (Check one box)		of Business					otcy Code Under Whice iled (Check one box)	:h
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors	☐ Health Care Bu☐ Single Asset R☐ in 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Br☐ Clearing Bank☐ Other	usiness eal Estate as do 101 (51B) oker	efined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Petition for R a Foreign Main Procee hapter 15 Petition for R a Foreign Nonmain Pro e of Debts k one box)	eding ecognition
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for					
Filing Fee (Check one box Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A. □ Filing Fee waiver requested (applicable to chapter	individuals only). Mus ion certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	t Check if: Check are Check all	otor is a sr otor is not otor's aggr less than	a small busing regate nonco \$2,490,925 (see boxes:	debtor as defin	efined in 11 U		
attach signed application for the court's considerat	ion. See Official Form	I LI Acc			vere solicited pr S.C. § 1126(b).		n one or more classes of cre	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt proper there will be no funds available for distribut	erty is excluded and	administrative		es paid,		THIS	S SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000] 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10 to \$50] 100,000,001 \$500	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Showers, Tieranie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Jason P. Allain October 5, 2015 Signature of Attorney for Debtor(s) (Date) Jason P. Allain 6304575 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13) Document Page 3 of 10

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tieranie Showers

Signature of Debtor Tieranie Showers

 \mathbf{X}_{-}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 5, 2015

Date

Signature of Attorney*

X /s/ Jason P. Allain

Signature of Attorney for Debtor(s)

Jason P. Allain 6304575

Printed Name of Attorney for Debtor(s)

Ledford, Wu & Borges, LLC

Firm Name

105 W. Madison 23rd Floor Chicago, IL 60602

Address

Email: notice@billbusters.com

312-853-0200 Fax: 312-873-4693

Telephone Number

October 5, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Showers, Tieranie

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Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•
*
_

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Tieranie Showers		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing a responsibilities.); □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Tieranie Showers Tieranie Showers
Date: October 5, 201	5

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United States Bankruptcy Court Northern District of Illinois

In r	e Tieranie Showers		Case No).	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	PENSATION OF ATTOI	RNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplat	filing of the petition in bankruptcy,	or agreed to be pa	id to me, for service	
	For legal services, I have agreed to accept		\$	50.00	
	Prior to the filing of this statement I have receive	ved	\$	0.00	
				50.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed c	compensation with any other person	unless they are me	embers and associate	es of my law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				my law firm. A
6.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspect	s of the bankruptc	y case, including:	
	 a. Analysis of the debtor's financial situation, and r b. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cr d. [Other provisions as needed] Notwithstanding the preceding para petition only. 	statement of affairs and plan which reditors and confirmation hearing, an	n may be required; nd any adjourned h	nearings thereof;	
7.	By agreement with the debtor(s), the above-disclose	d fee does not include the following	g service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement o bankruptcy proceeding.	f any agreement or arrangement for	payment to me for	representation of the	he debtor(s) in
Date	ed: October 5, 2015	/s/ Jason P. Allai	n		
		Jason P. Allain 6	304575		
		Ledford, Wu & Bo	orges, LLC		
		23rd Floor			
		Chicago, IL 6060			
		312-853-0200 Fa		•	

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LEDFORD, WU & BORGES, LLC

(312)853-0200 Fax: (312)873-4693

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FOR OFFICE USE (7) Client No. <u>63369</u>

Responsible attorney: JPA

105 W. Madison, 23rd Floor, Chicago, IL 60602 ATTORNEY RETENTION CONTRACT

1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford & W and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistency
2. Services and Fees: Client retains Attorney for the following services: Chapter 7 (prepetition service only): \$
 3. Scope of Representation: (a) Attorney will counsel and represent Client in all aspects of the above matter(s) EXCEPT: (1) adversary proceedings; (2) § 72 redemption; (3) judicial lien avoidance; (4) post-discharge litigation; (5) appeals; (6) other: (b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an additional fee, to be agreed upon separately by the parties.
4. Initial Consultation. Client acknowledges that Attorney has explained the following (please initial): The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2 The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures The difference among various types of retainer and that Client has made the choice identified in Paragraph 4 TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwick adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all request documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney
Other (specify): Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, at may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.
 5. Client's Duties. Client agrees, during the course of representation, to: (a) provide Attorney with full, accurate and timely information, financial and otherwise; (b) follow Attorney's procedures and cooperate with Attorney in providing requested documents; (c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty; (d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card line of credit, or using an existing credit card or line of credit; and (e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.
6. Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or mo of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelto Christina Banyon, David Hall Carter, and

fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein. ___ Date: 8 / 4 / /5 ARDC#_6304575 Attorney signature: # Copyright © 2015 Ledford, Wu & Borges, LLC

7. Termination. Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing Ars 1801 Nw 66th Ave Fort Lauderdal, FL 33313

Ars Account Resolution 1643 Harrison Pkwy Ste 1 Sunrise, FL 33323

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Commonwealth Edison Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace, IL 60181

Commonwealth Financial 245 Main St Dickson City, PA 18519

Credit Management 4200 International Parkway Carrollton, TX 75007

Credit Management Lp 4200 International Pkwy Carrollton, TX 75007

Dpt Treasury
Bankruptcy Department/Attn: Locs
Po Box 1686
Birmingham, AL 35201

Gla Collection Co Inc 2630 Gleeson Ln Louisville, KY 40299

Gm Financial Po Box 181145 Arlington, TX 76096 MCM 8875 Aero Dr, Ste 200 San Diego, CA 92123

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Midland Funding 2365 Northside Drive Sui San Diego, CA 92108

Nicor Attention: Bankruptcy & Collections PO Box 5407 Carol Stream, IL 60197-5407

OB50 OAC 2005.1 Po Box 223905 Dallas, TX 75222-3905

Portfolio Recovery Ass 287 Independence Virginia Beach, VA 23462

Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161

Service Finance Compan 17000 Dallas Parkw Dallas, TX 75248

Seterus Inc 14523 Sw Millikan Beaverton, OR 97005

Sprint PO Box 660075 Dallas, TX 75266-0075

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216 Target National Bank 3901 W. 53rd St. Sioux Falls, SD 57106-4216

US Cellular PO Box 0203 Attn: Bankruptcy Dept. Palatine, IL 60055-0203

Vision Fin 1900 W Severs Rd La Porte, IN 46350